prices rapidly earlier in the week, was

a material factor in the course of the market. Profit taking has been carried on so extensively that it is now generally assumed that it is now generally assumed that the short interest, particularly in United States Steel and three or four other active stocks, has been reduced materially. The moderation of the demand for the speculative leaders to-day doubtless was due to this condition. To some extent this tenaency was offset by the increasing prominence of conservative railroad stocks in the trading. The demand for the high priced divident paying issues was heavier. Investment howing of this nature helped to sustain the market.

Heading rose 3.1-4 to 145.1-4. It was the strongest among the principal stocks, and was unaffected by the returnent intervals of depression decide where in the market Canadian Pacific and trie, which have been assertated from time to time in reports of a fusion of interests, were exceptionally strons. American Smelting halted after its swift advance. For a time it sold at 69, the bighest of the movement, but it fell back and closed with a net loss. United States Steel apparently has resumed its normal place in speculation, showing no further effects of the dissolution suit.

The hardening in call money during the last day or two was followed today by a relaxation of rates in typic of loss of cash by the banks. Preliminary estimates, based on the known movements of money, indicate a loss for the week of about \$3,000,000.

Trading in bonds contracted to-day. The tone was firm. Total sales, par value, \$2,346,000. United States bonds unchanged on call.

Total sales for the uay, 583,300 sinces, including American Smelting. market. Profit taking has been car-

Nature, \$2,946,000. United States bonds unchanged on call.
Total sales for the uny, 589,300 states including American Smitting, 29,000. Sugar, 700, Tobacco, 500 Attain, Lantic Coast Line, 200, Chesapeako and Ohio, 900, Eric, 25,100, Louisville and Nashville, 400, Norfolk and Western, 2500; Reading, 153,200; Southern Railway, 2,500; Southern, preferred, 200; Linion Pacific, 75,100, United States Street, 138,900.

New York, November 3.—Money on call steady, 2@21-2 per cent; ruling rate, 21-2; closing bid, 2; offered at 2.8. Time loans steady, sixty days, 3.1-4@3.1-2 per cent; ninety days, 3.1-2 six months, 3.1-2@3.3-4. Prime mercantile paper, 11-49-11-2 per cent. Sterling exchange steady, with actual business in bankers bits at \$1.5375 for sixty days and at \$4.8500 for demand. Commercial bills, \$4.8. Bur silver, 54.3-8. Mexican dollars, 46,

By Richard W. Maury.

By Richard W. Maury.

Stock and Bond Broker, 1915 12, Main Street,
Richmond, Va. November 3, 1911.

Richmond, Va. November 3, 1911.

Bid. Asked. CITY SECURITIES. Helimond City 4s. R., 1919-1920....... 28
Heb. City 4s, C. and R. 1938-1945..... 98
HAILBOAD TONDS.

STREET HAILWAY BONDS. STREET RY, STOCKS. Par. Va. Ry, and Power Co. pfd. ...100 so Va. Ry, and Power Co. com. ...100 mm/s Va. Ry, and Power Co. com. 100 min 101 min 101

MISCELLANEOUS

Quotations for interest-paying bonds are at a price to which interest must be added. Income bonds and certificates of indebted fees are first.

BOND LIST.

Washing and the comparatively and the comparatively and the region was unapped on the comparatively and the comparative comparatively and the comparative comparatively and the comparative and the comparatively and the comparatively and the comparatively and the co

OPEN AN ACCOUNT WITH The Union Bank of Richmond 1107 EAST MAIN STRE UT. \$1.00 MAKES A START. 3 PER CENT. INTEREST

Official Range and Sale of Stocks in New York

ales	. Stock.	Open.	High.	Low.	Bld. A	sked.	Sales.	ankers and Broke Stock.		Open.	High.	Low.	Bid. As	kee
100	Allis-Chalmers	3		14	Clo	sing	100	Interboro-Met.,					Cloa	ing
			*0.2	101	2010		460	Int. Mer. Marine	pro	45%	46%	1014	4419	40
	Allis-Chalmers, pfd	10%	103,	10%	10%	1111		International Pa	. com	***	***	***	334	1
34,90	Amaigamated Copper	24.	Sarlin .	541%	0114	5134	200	Int. Paper, pfd.	per	4517	****	2544	93a	10
	Amer. Agri. Chem., com.			144	60	5850	100	Kan, City South		4052	45%	451/6	45% 28%	46
800	Amer. Beet Sagar, com.,	5604	US	2654	1671	07%	2.000	Lehigh Valley .	. com.	170	170%	10914	170%	170
800	American Can	104;	1134	10%	1076	11	400	Louis ville and N	agaville	1.10	149	14814	1471	148
900	American Can, pfd	87	55%	87	8814	2835	200	Manhattan	ashvine	104	134	135	13514	133
790	Amer. Car and Foundry.	30	5014	492	4994	10	100	Mo., Kan, and T	evns	9114	8114	3116	3114	
100	Amer Car and Foun., pfd	115	115	115	11412	116		Mo., Kan, and T	ex nfd	01.72	-		67	62
600	American Cotton Oil	42	41	42	4291	43	1.000	Missouri Pacific		49	4214	49	4184	4
100	American Linsecd Oil	9	9		9.	915	7.0	National Lead .		1716	4734	4714	4714	4
1900	American Locemotive	35	25	33	34%	3.4	5.300	New York Cent	ral.		10814	10674	105%	10
	Amer. Locomotive, pfd		4.5.7	***	102	10036	500	N. Y., Ont. and V	Vestern	393.	29 %	391	394	3
.00	Amer. Malt Co., pfd. L	41	41	41	1016	4116	250	Norfolk and We	stern	108	10816	108	10814	10
300	American Smelting	68	(9)	67%	GS	1316	1,500	Northern Pacific		1181:	119	11734	1181	11
130	American Sugar	11734	11814	11774	11715	118	100	Pacific Mail		2016	3014	301.	3014	13
14.40	Amer. Tel, and Tel. Co	137	13314	126	13514	139	5.114	Penasylvaniua,	c 11406	12214	12236	122	12116	12
40	American Tobreco, com.	116	117	415	115	417	200	People's Gas, x	13,76	105%	10541	1034	10614	16
(0)	American Tobacco, pfd.	9714	27.16	117	97	975		Pittsburg Coal,	com			25,4352	1714	1
001;	Anaconda Couter	35	35	25	2416	35	900	Pressed Steel Ca		71	31	31	31	:
0	Atchison, x 1924 1	03% 1	00 Ta	106	1000	10614	500	Pressed Steel Ca	r ofd				F.	1
.9	Atlantic Coast Line !	128	1284	128	127	128	100	Ry. Steel Spring		9037	2904	2934	5	
	A. C. L. of Connecticut., ,				24214	244	179 100	Reading		1493	14514	14214	1451	14
60.1		9844	1916	903	99	991	6110, 1111	Republic Iron ar	d Steel	14-78	DOM: THE	my man	140.8	13
880	Brooklyn Rapid Transit.	75.9%	16	7516	7584	7504	1 (4))	Republic 1, and	s ofd	7016	7944	79	79	
14) (Sentral Leather, com	21%	11%	211.	2114	1919	3 (6)	Rock Island		257	261/4	2644	2592	. 2
00.0	'anadlan Pacific 2	09%	400	229	21.91	\$40		Rock Island, pfe			50	193	4914	1
00.0	hesapeake and Ohio	73%	1044	73	7224	1000					***		10	1
V. 1	Chleago Great Western			144	1984	194.4	2.00	Southern Pacific		110	11234	1119;	1113,	11
0000	"ht., Mil. and St. Paul 1	1091	11015	1001.	1091	109%	1.0001	Southern Raliwa		201	30%	30	30	
	'rucible Steel Cor., com.	10%	165a	101.,	10%	1036	75014	Southern Rillwi	n of d	7115	7114	71	7014	1
(Prucible Steel, pfd	76	76	75%	74%	750.	10000	Standard Ot			CONT. T		620	64
	'hicago and Northwest	0.0			145	14034		Tennessee Coppe		***	***		35	3
- (Colorado Fuel and Iron				200%	2716	400	Texas Pacific		9514	2514	25	24%	2
	lolorado and Southern		4.0		4836	49%	75.200	Union Pacific		16676	16914	16334	16734	16
GO (Consolidazed Gas 1	139% 7	40%	13934	140%	140%	4.100	United States R	phher	4280	445a	titta.	4414	4
00 1	Delaware and Hudson 1		1073a	167	1671/2	169	139.0.0	United States St	cel	ASIL	5914	571	1832	6
00 I	Den. and Rio Gran., com.	2414	2414	21	24%	:3	14,250	United States St	eel nfd	100	10975	109	109	100
0 1	Den. and Rie Gran., pfd.	4814	4814	48%	4814	5ti	-1.00	VaCar. Chemica		122	4141128		4714	4
90.1	distillers' Sec. Cor	30%	3027	30.55	2034	31%		Va Car. Chemica	l nfd			***	115	11
0 1	Grie 3	974	21	32.78	3374	34		Va. Ry. and Pow	er com	2012	***	***	239	4
-0 I	Crie, 1st pfd	3236	1131	6235	5414	541		Va. Ry, and low	er ofd.				7931	3
1	ed. Min. and Sm., pfd., .		***		48	5.9		Wabash				414	123	1
00 C	Seneral Electric 1	5116	5114	15112	151	162		Wabash, pfd		1514	2514	2514	25.84	- 2
09 C	Freat Northern, pfd 1:	26 1		12514	1256	12574	1.00	Western Union		-0.1			7814	7
00 C	freat Northern Ore etfs	4154	42	415 _m	4114	42		Total sal	es for d	9 1 200 1	on when	ros	***	
00.1	nterboro-Met	14%	1434	143	1434	15		Total sales for v	vacia /di		N 1111		Lat Late	

1 -		
	and ht Houston 8167 bales against 10.014 last year.	
20	Hart yest.	No. 7 mixed
1-	Cotton futures closed steade:	No. 3 mixed
12	TOTAL THEORY CLOSED STEED	Virginia, bag lots 50 @ 82
	January 5.00 5.01 8.05 5.00	UATS-CAT OUR.
	Entretters:	
41	A melt	
el	May 9.21 9.21 9.35 9.25	No. 3 white C 51
1		No 2
r-		No. 2
	Attental	Viculate has the
	September 9.29 9.23 9.24	Virginia, bag lots 100 @ 1.02
g	October 9.25 9.28 9.20 9.26	
	November 9.08 9.07 8.13	
ie		
1-		No. 1 Timothy @ 24.00
	middling uplands. 945; middling gulf. 5.70.	
n		No 2 Timesthe
32	Cotton, dull; middling, 9.46; gross re	Light Clover, mixed # 22.50 Ro 1 Clover, mixed # 22.50 No. 1 Clover # 22.50
	ceipts, 2.47 bales; stock, \$1.784 bales; Coast-	30 1 Clover mixed
у.	wise, 1,224 bales,	No. 1 Clover, mixed
'n		No. 1 Clover
13	billios: to the Continent Tory but	STRAW-Compressed # 10.50 Loose-pressed large bales. # 11.60 SHCKS-Compressed Nominal
		Loose-pressed large bales & 11 to 1
111	Consolidated at all more bin	SHUCKS-Compressed Sominal
	151.705 bales; export to Great Britain, 138,315	Loose-pressed, large bales Nominai
ă		Lead your cars so that hay at doors rep-
		resents contents and thus avoidlections.
111	ATTENDED 1. 1983 DATE:	
id.	Total since September ! at all ports-Net	
11.	toricipie, diala dia heriant meninta in in-	tion. Sational may Associa-
1	hales: to the Coafficent 1,02,105 bales; to	
0;	Japan, 52,249 bules; to Mexico, 1,750 bules;	CATTLE MARKET .
cs.		
	New Orleans, November 3, -Cotton cutures	Calcage, Ill. November 3-Cutale-Re-
	1 Office of the second of the	PARTY AND

Quetations on the Richmond	Тобас	o Ex-
BROWN SHIPPING-N	ET TATE	
Lugs	* ** *	\$ 8.75
Short leaf	7.50 @	9.00
Long leaf	9.00 @	T 11.00
Wrappers BRIGHTS.	12,00 @	13.00
SMOKERS-Common		- 200
		1 8.50
		p 11.00
		13.00
Mallines-Common		12.50
Medium		1 16.50
Fine	17.00 6	1 19.50
Fancy	18,50 4	20.00
FILLERS-Common	100	7 11.00
Medium	\$1.00	12.00
Good		F 13.54
Fine		
		16.09
		17.00
Good	18.00 6	20. 10
Good		Ø 80.00
		37.60
SUN-CURED-NEW	40.00	Ø 45.00
Lugs, common to good	5.50	6.50
Lugs, good to prime		
Short leaf		8.50
Long leaf	8.00 4	11.00
	12.59	0 17.50

reis. Crude Turpentine-Firm at \$2.259 t.50; receipts 14 barreis.

Savannah, November 3.—Turpentine-Firm at \$13 161;c.; sales 12 cask; receipts \$65; casks; shipments 701 casks, stock 77.112 casks. Rasin-Firm; sales 1,534 barreis; receipts 7.656 barreis; shipments 1,652 barreis; receipts 7.656 barreis; shipments 1,652 barreis; stock \$5.05 barreis; cuter \$5.30; E, \$5.00.

Charleston, S. C., Nevember 3.—Turpentine-Firm at \$57 5546. Rasin-Firm. Outer.

Charleston, S. C., November 3.-Turpen-tine-Firm at 45 % 161/2c. Rosin-Firm. Quote; A, B, C, \$5.171/2.

MARINE INTELLIGENCE

PORT OF RICHMOND, NOVEMBER 3, 1911.

ARRIVED.

Stamer Berkeley, Shelly, Norfolk, merchandise and passengers, Old Dominion Line.

Steamer Aurora, Furman, Petersburg and James River landings, merchandise and passengers, Furman Line. SAILED.

SAILED.

Steamer Berkeley, Shelly, Norfolk, merchandise and passengers. Old Dominion Line.
Steamer Pocasionias, Graves, Norfolk, and
James River landings, merchandise passengers, Virginia Navigation Compan,
Steamer Aurora, Furmian, Petersburg and
James River landings, merchandise and passengers, Furman Line.
darge Wissahlekon, Simmons, Petersburg,
fertilizer, Virginia-Carolina Chemical Co.

The market grows hay be georgians and the control of the control o

buy than he was a while back. The market shows more resistance around the 3-cent level in spite of the big ginning figures. Liverpool reports that China is sending very few cancellations of orders. Covering of shorts here and buying by big trade interests have neutralized the effect of the weight of the grop. November exportengagements are said to be larger.

Review of Trade.

New York, November 2.—R. G. Dun & Company's weekly review of trade to-morrow will say:

The volume of business is of fair amount and trade continues to exhibit a quickening spirit; in most lines it is still below producing capacity, generally consisting of the supplying of immediate necessities.

Orders for steel products booked by the leading interests during October are estimated to have been the largest, with one exception, in any month this year. The transporting companies also are making purchases of needed equipment, contracts for some 10,000 cars having been placed in the past week, while about half that number are under negotiation. A fair tonnage of structural material is called for, but plates are linacity.

The movement of dry goods continues very steady. Exports to the far East are at a standstill, owing the miscellaneous trade is steady and shipments still show a substantial increase over a year ago.

Footwear jobbers are holding on until assured that the late advances esked by manufacturers are to be maintained, and are not disposed place more than supplementary contracts for winter goods; business for spring delivery has not been in very large volume as yet.

World's Visible Supply

World's Visible Supply.

New Orleans, November 3.—Secretary Hester's statement of the world's visible supply of cotton, issued to-day, shows the total visible is 3.666.036, against 3.356.313 last week, and 3.223.-693 last vear. Of this, the total of American cotton is 3.664.036, against 2.819.312 last week and 2.617.603 last year. Of all other kinds, including Egypt, Brazil, India, etc., 512.000, against 537.000 last week and 646.000 last year.

Of the world's visible supply of cotton, there is now afloat and held in Great Britain and Continental Europe 1.257.000, against 1.847.000 last year. In Egypt, 115.000, against 1847.000 last year, year. In lindia, 222.000, against 185.000 last year. In lindia, 222.000, against 1.62.000 last year, and in the United States, 1.482.000, against 1.113.000 last year.

Cotton Statistics.

Cotten Statistics.

Liverpool, November 3.—The follow ing are the weekly cotton statistics: Imports, all kinds, 115,000 bales. Imports, American, 107,000 limports, American, 107,000 Stock, all kinds, 404,000.

Stock, all kinds, 404,000.

Stock, American, 307,000.

American forwarded, 92,000.

Total sales, all kinds, 55,000.

Total sales, all kinds, 55,000.

English spinners' takings, 195,000.

Total export, 6,000.

Quantity affoat, all kinds, 503,000.

Quantity affoat, American, 452,000.

Total sales on speculation, 2,400.

Total sales to exporters, 1,900.

Richardson Co. Redecems Bonda Heretofore Held by American Tobacco Co. [Special to The Times-Dispatch.] Winston-Salem, N. C. November 3.—The R. T. Richardson Company, Inc., of Reldsville, has redeemed its bonds heretofore held by the American Tobacco Company, and in return has received back the \$60,000 of its, stock held by the American Tobacco Company, and in return has received back the \$60,000 of its, stock held by the American Tobacco Company, It is now in every way an independent company. The stock was turned over to C. R. Watson, of this city, of counsel for the Richardson Company, by W. W. Fuller, counsel for the American Tobacco Company, by W. W. Fuller, counsel for the American Tobacco Company, on his recent trip to New York City, to be turned over to the Richardson Company on compilance with the terms of the settlement. Mr. Richardson was in the city to-day, and says all the terms were compiled with.

Barbe—Habner.

Barbe—Habner.

Barbe—Habner.

Balttordes

TRAINS LEAVE RICHMOND

TRAINS LEAVE RICHMOND

N. B.—Vollowing sehedule figures published as information and not varianteed:
5:10 A. M.—Daily—Local for Charlotte, Durham and la-temediate stations. 6:30 P. M. Ex. Sun.—To West Plant. For all points South Drawing Room Buffet Stations. 6:30 P. M.—Ex. Sun.—To West Plant. The Company of the Settlement. Mr. Richardson Mr. Trains Arrive Richmond.

TRAINS LEAVE RICHMOND

N. B.—Vollowing schedule figures published as information and not return base information and not return bas

Barbe—Hahner.

[Special to The Times-Dispatch.]

Bristol, Va., November 3.—At Ketron's, nine miles from Bristol, Miss Mary Hahner, daughter of Mr. and Mrs. A. Hahner, was married to the flev. J. Glenn Barbe, the Rev. J. M. Shelburne, of Bristol, officiating. The groom is a popular young minister of the Baptist Church, and is pastor in charge of Bacon's Castle Church, in Eastern Virginia. The couple left immediately for the home of the groom.

Atlantic Coast Line

EFFECTIVE OCTOBER 16, 1911 For Norfolk: 9:00 A. M., 3:00 P. M., 4:18

P. M.

For N. & W. Ry. West: 6:15 A. M., 10:00
A. M., 3:00 P. M., 9:20 P. M.

For Petersburg: 1:00 A. M., 6:15 A. M., 5:10 A. M., 11:10, 2:10, 2:10, 4:10b, 5:10, 4:28, 11:10, 2:10, 2:10, 4:10b, 5:10, 4:28, 11:10, 2:10, 2:10, 4:10b, 5:10, 4:28, 11:10, 2:10, 2:10, 4:10b, 5:10, 4:10b, 5:10, 4:10b, 5:10, 4:28, 11:10, 2:10, 2:10, 4:10b, 5:10, 4:20, 4:10, 4

110 A.—Local—Dally—Nexport News.
18159 A.—Local—Dally—Ch'ville. Ex. Sun.
19199 A.—Express—Dally—Norfolk, Old Point18109 A.—Local—Bally—Lohbs. Lex. Clif.
18109 P.—Express—Dally—Cin,eL'ville.
18109 P.—Express—Dally—Norfolk, N. News.
1810 P.—Local—Dally—Norfolk, N. News.
1815 P.—Local—Ex. Sun.—Gordonsville.
1815 P.—Local—Ex. Sun.—Lohbs. Naturnal
1815 P.—Local—Ex. Sun.—Lohbs. Naturnal
1815 P.—Local—Ex. Sun.—Cohbs. Naturnal

5515 P.—Lecal—Ex. Sun.—Lebbs. Naturn's Bridge. Clifton Forge (6235 P.—Limid ett-Daily—Cocenti. Chi'go. 11:00 P.—Express—Daily—Cincinnati. L'ville. Slespers. tParlor Cars. TRAINS ARRIVE RICHMOND—Local from East: 8:55 A. M., 7:59 P. M. Through from East: 11:20 A. M., 6:30 P. M. Local from West. "8:30 A. M., 9:50 A. M. and 7:15 P. M. Through: 7:00 A. M., 2:45 P. M. James River Line: "8:25 A. M., 8:16 P. M. "Daily except Sunday.

Leave Richmond	Arrive Richmone
*4.50 A.M. Byrd St. bia. *5.12 A.M. Brin St. Sta. *6.0 A.M. Byrd St. Sta. *7.30 A.M. Brid St. Sta. *8.40 A.M. Byrd St. Sta. *12.01 noon Byrd St. Sta. †4.00 P.M. Byrd St. Sta. †4.16 P.M. Elba Station. *5.16 P.M. Balp St. Sta.	211.25 A.M. Elba Statio 111.35 A.M. Byrd St. St *1.12 P.M. Main St. St *2.45 P.M. Byrd St. St *7.25 P.M. Byrd St. St *9.10 P.M. Byrd St. St *9.40 P.M. Main St. St *11.05 P.M. Main St. St
*8.20 P.M. Byrd Vt. Sta.	*12.50 night ByrdSt.St
ACCOMMODATION T	RAINS-WEEKDAYS

Leave Byrd St. Sta. 1.30 P. M. for Fredericksbarg. Leave Byrd St. Sta. 1.30 P. M. for Fredericksbarg. Leave Elba Sta. 7.50 A. M., 6.30 P. M. for Ashland. Arrive Byrd St. Sta. 8.25 A.M. from Fredericksb'g. Arrive Elba Sta. 6.30 A.M., 6.30 P.M. from Ashland.

Norfolk and Western Kailway ONLY ALL RAIL LINE TO NORFOLK Schedule in Effect October 2, 1911. Leave Byrd Street Station, Richmond. FOR NORFOLK: *9:00 A. M., *2:00 P. M., *4:10 P. M. FOR LYNCHBURG AND THE WEST: *6:15 A. M., *10:00 A. M., *3:00 P. M., *9:20 P. M. P. M.
Arrive Richmond from Norfolk: *11:40 A.
M., *6:35 P. M., *11:30 P. M. From the West:
*6:55 A. M., \$2:00 P. M., b1:40 P. M., *6:06 P.
M., *9:00 P. M.
*Dally aDaily ex. Sunday. bSunday only.
Pullman Parlor and Sleeping Cars. Cafe
Dining Cars.
D. P. A., Richmond, Va.
W. B. BEVILL, G. P. A., Rosnoke, Va.

Financial.

Are You in Touch With Your Bank and Your Bank in Touch With You?

Are your needs properly looked after? If not, we cordially invite you to do your business with this Active, Young, Progressive Institution.

Loans on Real Estate and Collateral.

Loans to merchants commensurate with responsibility and standing.

WE WANT YOUR

BUSINESS, PERSONAL AND SAVINGS ACCOUNTS. 3 Per Cent. Interest Allowed."

Depository for the State and City. Capital and Surplus, - - - - \$325,000.00

Bank of Commerce and Trusts

Our Friends

Although it does not appear in our statement, we have a most valuable asset in a host of fast, constant and devoted friends, who are satisfied with the treatment they receive from this bank. They are at all times, in season and out of season, conveying the fact of their satisfaction to others. We have room for many new friends, and would like to add your name to our list. Come in and talk the matter over with our

First National Bank

Capital and Surplus, \$2,000,000.00

Richmond & Petersburg Electric Railway Care the description of the Paris and Paris an

Title F. M. for Chester, 13:00 midnight for reteraburg.

Cars leave Petersburg, foot of Sycamore biteet, for Manchet (art 1818, 6:20, 9:218, 9:26, 8:25, 6:2

Schedus of electric trains to and from Ashians, stopping at intermediate stations upon electric trains to and from Ashians, stopping at intermediate stations upon electric field, produced and training at the field, produced and field at the field at t

Steamboats.

Chesapeake Steamship Co.

**Hoo P.—Express.-Daily—Cincinnati. L'ville.

*Siespers. *Parlor Cars.
**RAINS ARRIVE RICHMOND—Local from East 18:55 A. M. 7:59 P. M. Through from East 18:55 A. M. 7:59 P. M. Local from East 18:55 A. M. 7:59 P. M. Local from East 18:55 A. M. 7:59 P. M. Local from East 18:55 A. M. 7:59 P. M. Local from East 18:55 A. M. 7:59 P. M. Local from Law Richmond Daily via N. & W. Ry.

**Through! 7:90 A. M. 2:50 A. M. 15:50 P. M.

**James River Line: **Si35 A. M. 5:16 P. M.

**James River Line: **Si35 A. M. 5:16 P. M.

**James River Line: **Si35 A. M. 5:16 P. M.

**Vally except Sunday.

**RAINS For M. Daily (one day in Norfolk).

**Norfolk).

**Norfolk AND OLD POINT.

**Leave Richmond Daily via N. & W. Ry.

**Si09 P. M. Norfolk 5:15 P. M.

**O. D. S. S. Co. 7:60 P. M. Daily (one day in Norfolk).

**Norfolk 3. M. (Monday, Wednesday and Friday).

**Vally except Sunday.

**Tickets at all offices. For staterooms apply to S. E. BURGESS, D. P. A., 200 East Madison 5154. S. H. BOWMAN, Agent, 708 E. Main Street, Richmond. Vally 11.

To AND FROM WASHINGTON AND REVOND.

It only takes one dollar to start a savings account in this bank.

Manchester National Bank

National Bank of Virginia Capital, - \$1,200,000 Surplus, - \$ 600,000

Accounts solicited Ninth and Main Street

Pay your bills by check and you'll always know where you

Commonwealth Bank

steamboats.

The Royal Mail Steam Packet Co. President Taft says:

The Panama Canal

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